

SPECIFICATION AMENDMENTS

Kindly amend the original filed specification as follows.

Please replace the paragraph/section beginning at page 4, line 24, with the following rewritten paragraph:

(e) requesting the customer to verify the payment transaction by confirming the transaction amount and ~~inputting a security password~~ digitally signing back a message of the customer registered in the operation center; and

Please replace the paragraph/section beginning at page 5, line 11, with the following rewritten paragraph:

Referring to Figs. 1 to 43, a mobile payment method according to a preferred embodiment of the present invention is illustrated, which comprises the following steps.

Please replace the paragraph/section beginning at page 6, line 1, with the following rewritten paragraph:

(e) Request the customer to verify the payment transaction by confirming the transaction amount and ~~inputting a security password~~ digitally sign back a message of the customer registered in the operation center.

Please replace the paragraph/section beginning at page 9, line 4, with the following rewritten paragraph:

(e.1) requesting the customer to confirm the transaction amount and ~~to enter the security password of the customer~~ digitally signing the message;

Please replace the paragraph/section beginning at page 9, line 6, with the following rewritten paragraph:

(e.2) verifying the transaction amount and ~~inputting the security password~~ digitally signing the message by the customer;

Please replace the paragraph/section beginning at page 9, line 8, with the following rewritten paragraph:

(e.3) transmitting the ~~security password~~ digitally signed message and confirmation to the mobile server 30 over the air by using WAP1.2 secured transaction layer through the cellular network;

Please replace the paragraph/section beginning at page 9, line 10, with the following rewritten paragraph:

(e.4) forwarding the ~~security password~~ digitally signed message and confirmation to the network server 20 via an Internet using IPSec protocol;

Please replace the paragraph/section beginning at page 9, line 12, with the following rewritten paragraph:

(e.5) scrutinizing the ~~security password~~ digitally signed message and confirmation by a firewall of the network server 20 to make sure the security password and confirmation are ~~authenticate~~ authentic; and

Please replace the paragraph/section beginning at page 9, line 16, with the following rewritten paragraph:

(e.6) verifying the ~~security password~~ digitally signed message of the customer by the network server 20 of the operation center by checking the customer database thereof.

Please replace the paragraph/section beginning at page 10, line 9, with the following rewritten paragraph:

The customer-oriented verification is for the customer, who receives the transaction details back from the bank, initiate the confirmation process, without passing any sensitive information to the merchant, including credit card number, expiration date, card holder's name, and signature of the card holder. The customer just ~~passes a security password which can be changed from time to time upon mutual agreement between the~~

~~customer and the bank. It should notice that the security password does not necessarily need to be the phone number directly, but rather some code that can allow the bank to identify the customer, find out his or her phone number and call him or her digitally signed a message back with strong public key cryptography.~~